

Certificate Number: 15317-PAE-DE-029857844

Bankruptcy Case Number: 12-18252



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 11, 2017, at 10:18 o'clock AM PDT, Robert S Bowen completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 11, 2017 By: /s/Eunice Francia

Name: Eunice Francia

Title: Counselor